

The Campus Link

A newsletter for parents & families

January 2008



Inside this issue:

On-Campus vs. Off-Campus Housing ..... 2  
 Parenting a Commuter Student..... 3  
 Turning 21 ..... 3  
 Federal Tax Incentives ..... 4

Happy New Year!

Helping students set goals in the new year

Resolving to Do Better

The new year gives us all a new lease on life — a fresh start that can be invigorating! Your student may be feeling this as he/she looks toward areas of continuing improvement and new challenges. You can help form some of these “wants” and “needs” into tangible goals. For instance:

When he/she says, “I’d like to do better in school,” what does that mean? Committing to a certain amount of study time each day? Challenging himself/herself to try a new type of class? Making more of a point to talk with professors when he/she doesn’t understand something? Help your student list some measurable, realistic goals so he/she really can “do better in school.”

When your student says, “I want to be smarter with my time,” what does that mean? Joining an organization that will help him/her explore some career possibilities? Making a concerted effort to spend less time in front of a TV or computer? Learning more about effective time management skills? Encourage your student to explore what this really means and to put some ideas into action.

When he/she says, “I need to meet new people,” what is he/she looking for? Are current friends not meeting his/her needs? Is he/she looking for folks who will offer positive challenges? Those who have more in common with him/her? Help your student determine why this is a “need” so he/she can figure out the best places to seek new acquaintances.

Yes, resolutions are often a personal matter. Yet bouncing around ideas and exploring options with your student can help lead him/her to effective goal-setting behavior. And that’s the start to a happy, productive new year.

Five Elements of Successful Goals

Here are some simple tips to share with your student...

- 1. Achievable.** Set goals that are realistic within the context of your life.
- 2. Measurable.** Use quantifiable words rather than fluffy generalizations that are tough to measure.
- 3. To the Point.** Keep goals short so they’re easier to keep in mind.
- 4. Positive.** State goals positively so they’re more appealing than negative ones.
- 5. Begin/End.** Determine when to start working on a goal and when it should be achieved. This offers focus and, hopefully, success!



## Helping your student weigh the options On-Campus vs. Off-Campus Housing

Although it seems early, your student will soon need to make a decision about where to live next year. You can help by exploring all the options with him/her.

### “I Like It Here — I’m Staying.”

Perhaps your student enjoys living on campus and is planning to stay in the same residence hall. If so, he/she needs to learn about the housing lottery process so he/she can make this happen — nothing is automatic!

Encourage him/her to ask a residence life staff member about the process, to go to informational meetings, and to follow through. The responsibility is in his/her hands to make this happen.

### “I’d Like to Move Elsewhere on Campus.”

Perhaps a campus apartment appeals to your student. He/she will need to learn more about the application process and how to go about requesting these spaces through the housing lottery. Again, asking a resident assistant or hall director is a great place to start!

### “Some Friends and I Want to Move Off Campus.”

The lure of off-campus living is undeniable for many students. Before committing to a lease with a group of friends, however, it’s a good idea to help your student see the big picture. For instance:

- First-year and sophomore students at Niagara are required to live in university resident halls if they are not living at home.
- Is there really going to be a cost savings once you consider transportation, food, rent, utilities, and other costs?
- Is living with this group of people a positive or a potentially negative thing?
- Will your student be less likely to get involved in campus organizations and events if he/she has to trudge back and forth from the off-campus house or apartment and campus?
- How will the weather impact class attendance (i.e., if it’s snowing, will he/she be less likely to clear the car off, shovel, find campus parking and get to class)?
- Will the benefit of having a potentially quiet place to study offset the loss of easy library access?
- Will he/she hang out only with housemates, instead of having access to a variety of folks on campus?
- Is cooking meals really going to happen or will his/her nutritional needs suffer without the variety offered in the campus dining halls?

Only you and your student can answer these questions truthfully. The end result is different for everyone.

So, where will your student hang his/her hat in the coming year? It’s time to start speaking frankly and figuring things out. Encourage your student to tap into campus resources, like campus housing advisers, residence hall directors and others as he/she makes the decision that is best for him/her.



### Things to Consider

- What will your student’s living situation mean in terms of his/her job, campus involvements, community service obligations, study time, athletic team participation and more?
- What costs are associated with both on- and off-campus options?
- How does transportation and parking figure into the equation?

### Costs to Consider

- Transportation/gas
- Parking fees
- Rent/room fees
- Meal plan/groceries
- Cleaning supplies
- Special fees
- Time
- Deposits

*Residence halls open  
for the spring semester  
10 a.m. Tuesday, Jan. 15.*

*First meal: dinner.*

*Classes begin  
Wednesday, Jan. 16.*

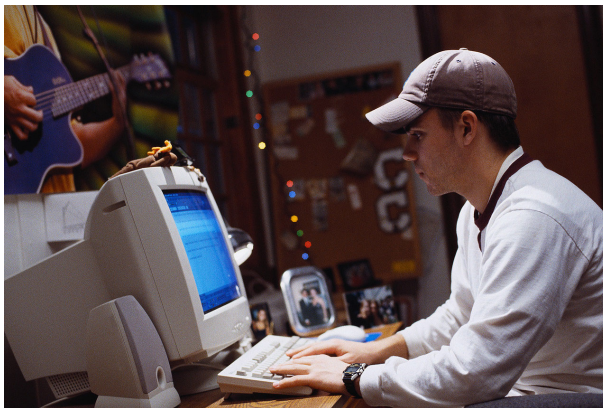
## Parenting a Commuter Student

Commuter students are juggling a lot, including making a place for themselves academically, socially and involvementwise on campus. Campus life is not just for those students living in the residence halls! It's for commuters and their families, too.

You can help your student find his/her place and get the most out of college life by trying the following:

- **Encourage involvement.** Studies show that students who are more engaged on campus tend to stay and finish their degrees while those who feel on the fringes may not. So, encourage him/her to attend that rally during a lunch break or to attend an interest meeting for the school newspaper. Trying things outside the classroom can help your student feel more a part of campus life, like he/she belongs.
- **Don't expect to see a lot of your student.** Chances are that your student has a full plate with school, work and other involvements. So, if he/she doesn't come home for dinner, maybe it's because a classmate invited him/her to the dining hall that night. You may miss him/her, yet it's important for your student to make these campus connections, too.

- **Provide comfortable study space.** College studies require much more time and effort than high school studies ever did. So, your student may be spending several hours of study time for every hour that he/she is in class — that's what most professors suggest. He/she will need time and space to study effectively, without interruptions.



- **Suggest that your student connect with another adult on campus.** If your student can find an adult mentor, whether it's a coach, adviser, professor or some other campus administrator, he/she will feel much more connected to campus. This person can challenge, support, and show him/her the ropes.
- **Support your student's efforts.** If he/she is presenting a paper at an academic symposium, try to attend. If he/she is playing in the school orchestra, go to the concerts. Attend athletic events, programs he/she helped to coordinate, conferences he/she worked on ... your support means a great deal, even if your student doesn't always let you know it.
- **Stay involved.** Get to know more about the campus where your student is spending a good deal of his/her time. Maybe meet for lunch one day to check out different nooks and crannies, and to see the buildings where he/she has classes and other activities. Read the literature that comes from campus and get on the Web site regularly, if possible, to check out the latest news. Consider joining the parent association or volunteering to help with another campus group, too. You are welcomed!

Commuter students are such a vital, vibrant component of campus life — and so are their families. This campus belongs to everyone.

## Turning 21: A Rite That Doesn't Have to Go Wrong

Will your student turn 21 in 2008? If so, consider having some proactive conversations about birthday celebrations.

- Many 21st birthdays include “21 shots” of alcohol. This is extremely dangerous and has led to alcohol poisoning and death in some instances.
- Friends and acquaintances may have ideas about how they think a 21st birthday should be celebrated (i.e., going out, getting drunk, etc.). Encourage your student not to be swayed into doing something that's uncomfortable.
- A 21st birthday is a great opportunity to do something memorable! Being compromised by alcohol takes away those memories.
- No matter how your student chooses to celebrate, encourage him/her to be with people he/he really trusts. This is the key to safety and having a good time.

A nonjudgmental conversation that begins with “So, what are you thinking about for your 21st birthday?” can lead to some positive, thought-provoking planning. As a result, your student is less likely to fall into the “I'm going to go drink myself silly” cliché and really think about a memorable way to mark this milestone.



## Federal Tax Incentives for Education-Related Expenses

According to the Department of Education's Federal Student Aid page, the following are available this tax season for your consideration ...

### Hope Credit

- Tax credit is up to \$1,500/year for each eligible student.
- 100 percent tax credit for the first \$1,500 paid for qualified expenses; 50 percent tax credit for the second \$1,000.
- You may claim Hope Credit for two years. Student must be in first or second year and enrolled at least half time for one period of the tax year.
- Covers tuition and fees.
- You qualify by paying tuition and fees for yourself (if independent), your spouse or your dependent child.
- Student activity fees, athletic fees and other expenses do not count toward your credit.
- Grants and scholarships will reduce the tuition and fees used to determine your credit.
- Eligibility decreases for modified adjusted gross incomes between \$43,000–\$53,000 (filing single) and \$87,000–\$107,000 (filing jointly married). Can't claim MAGIs above these limits.
- You benefit from tax credits only to the extent you owe federal income tax. If you don't owe taxes, you won't receive a tax credit.
- No felony drug conviction on student's record.

### Lifetime Learning Credit

- May claim up to \$2,000/year in federal taxes.
- 20 percent tax credit for the first \$5,000 paid for qualified expenses. After 2002, a 20 percent tax credit on the first \$10,000 paid.
- No limit on number of tax years you may claim Lifetime Learning Credit.

- Covers tuition and fees.
- Available for all years of post-secondary education and to students taking individual classes to improve job skills.
- You qualify by paying tuition and fees for yourself (if independent), your spouse or your dependent child.
- Student activity fees, athletic fees and other expenses do not count toward your credit.
- Grants and scholarships will reduce the tuition and fees used to determine your credit.
- Eligibility decreases for modified adjusted gross incomes between \$43,000 (filing single) and \$107,000 (filing jointly married). Can't claim MAGIs above these limits.
- You benefit from tax credits only to the extent you owe federal income tax. If you don't owe taxes, you won't receive a tax credit.
- Student doesn't need to be pursuing a degree or other recognized credential.
- Felony drug conviction rule doesn't apply.

### Student Loan Interest Deduction

- Parents and independent students may deduct interest on loans borrowed to meet college expenses.
- Deduction is for interest payments made during the first 60 months (five years) in which interest payments are required.
- Deduction diminishes for modified adjusted gross incomes of \$55,000 (single filers) and \$105,000 (married, filing jointly). Cannot deduct if income is above these amounts.
- Maximum deduction in 2001 and beyond, \$2,500.
- You aren't required to itemize to receive the deduction.



- Dependents may not claim the deduction.
- Married couples must file jointly to receive the deduction.

### Using IRA Withdrawals for College Costs

- You may withdraw from an IRA to pay higher education expenses for yourself, your spouse, your child or grandchild.
- You will owe federal income tax on the amount withdrawn, but won't be subject to the 10 percent early withdrawal penalty.

Read more about these and other tax incentives on the Department of Education's Federal Student Aid Web page at [https://studentaid2.ed.gov/getmoney/save\\_for\\_college/save\\_tax.html](https://studentaid2.ed.gov/getmoney/save_for_college/save_tax.html).

For the most up-to-date information check with a tax adviser, IRS Publication 970, Tax Benefits for Higher Education or Publication 520, Scholarships and Fellowships available at the IRS Web site at [www.irs.gov](http://www.irs.gov) or by calling 800-TAX-FORM for the latest information on benefits for 2007.